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August 30, 2005

Mr. John F. Carter  
Regional Director  
FDIC  
25 Jessie Street at Ecker Square  
San Francisco, CA 94105

Re: Initial Comments and Request for Public Hearings Regarding FDIC Application  
#20051977 Wal-Mart Application for IBC

Dear Mr. Carter

Wal-Mart's application for an IBC, seems to have more lives than a cat. I've seen Wal-Mart destroy small town USA, by putting grocery, hardware, clothing and many other types of businesses out of business.

As a board member and very minor owner of a locally owned and managed Community Bank, I can see us going the same direction if Wal-Mart is allowed to have it's IBC.

Mixing Banks and Commerce is just not good for this nation.

As a Community Bank, we serve people within a relatively small area, with loans to build homes, start small businesses and extend credit to help them through the bumps of life. A monster like Wal-Mart, wouldn't see the need for personal service and personal attention, that we are able to provide.

I am proud to be a part of the Community Banking system. I hope you will deny application # 20051977 and keep Banking and Commerce separate.

Yours Truly



Martin L. Hedstrom